

UBEYDULLAH OZCAN

Contact

0032 473 77 09 37
ozcanubey@outlook.com

Rue Isidore Fumal 5
4380 Hannut
Belgique

Useful Links :

<https://github.com/UbeyOzcan>

www.linkedin.com/in/ubeyozcan

Personal Projet :

Actuarial Full-Stack Application
for P&C Pricing : Insurance
Quotation Website :

<https://ubeyozcan.github.io/pnc-pricing-engine-frontend/>

Technology used :
Python + FastAPI

HTML + CSS + JavaScript

PROFIL

IABE (Institut des Actuaire de Belgique) Qualified Actuary with 6 years of experience mainly in P&C Pricing and Reserving topics. Strong knowledge in programming and P&C Actuarial software for Pricing and Reserving. Looking an opportunity to put my actuarial and computer science passion together into P&C Pricing team to create value for the customers and the company.

EXPERIENCE

P&C Actuary, Ethias, Liège – January 2025 - Now

Working in the Actuarial Function Team, we are in charge of second opinion of a wide range of topics :

- Pricing : Review proposition made by pricing about tariff update
- Best Estimate (Reserve, Premium and Annuity): challenging models and estimate made by first line
- Reinsurance : Review reinsurance program and reinsurance performance
- Profitability : Giving a general overview of the company profitability using Pricing and Reserving data and inputs. Creation of the first projected Loss Ratio analysis.

Certification : Earnix Price-it basic certification

P&C Pricing Actuary Motor, Allianz – January 2022 - January 2025

In charge of end-to-end Pricing process for Motor Fleet Belgium and Motor Retail Belgium. From data preparation in SQL, to modelling in Emblem and Python and finally put into production using Radar and Radar Live. Calibration of Credibility Theory for Motor Fleet Belgium. Micro-zoning models for Motor Retail Belgium. Development of Power BI Reporting tool for data visualisation for 2 countries and 3 portfolios : Motor Belgium, Motor NL and Property Belgium. Backward Looking KPIs and Forward Looking KPIs.

Achievement :

- Building the very first technical models for Motor Fleet Belgium and using the Technical Premium for the renewals of 2024 working closely with Motor Fleet Underwriters.
- Finding a new data provider in order to enrich Vehicle Data for Belgium Portfolio. From first contact to contract negotiation with the data provider.

Certification : Allianz Global P&C, Pricing Bronze and Silver Certification

Actuarial Consultant, EY, Brussels – Septembre 2020 - December 2021

Working for different client within the Belgian Market on various topics :

- IFRS 17 Life and Non-Life,
- IBNR Calculation,
- USP Calibration using Method II for Non-Life Reserve,
- P&C Pricing for Professional Liability LoB,
- Annuities Best Estimate Review,

P&C Risk Management, Axa, Brussels – September 2019 - September 2020 (Part-time)

Working on Axa SCR Internal Models and Reserving topics :

- Calculation of SCR for Reinsurance Counterparty Risk using Axa Internal Model.
- Calculation Risk Adjustment in IFRS17 Framework using Addactis IBNRS software.
- Answering recommendation sent by National Bank of Belgium about Non-life Reinsurance Counterparty Risk (internal model).
- Calculation of SCR using Standard Formula.
- Study about impact of Collateral of reinsurers on Reinsurer Counterparty Risk.
- Study about correlation between LoB and impact of granularity on Best Estimate
- Create an excel visualisation/calculation tool for the Risk Appetite Framework
- Calculation of Minimum Capital Requirement (MCR)
- Create a tool for sensitivity analysis for the SCR in internal Model

Invited Lecturer, IESEG (France) and UCLouvain – 2021- 2025

Giving courses mainly on Python and Finance topics.

- Python for Finance (UCLouvain and IESEG),
- Computer-based problem solving (IESEG),
- Introduction to Risk Management (IESEG),
- Portfolio Management (IESEG)

STUDIES

UCLouvain – Bachelor's degree, Economics

Option : Finance

UCLouvain – Master's degree, Actuarial Science

Thesis : Self-exciting Hawkes process for terrorism activities

COMPETENCIES

Python : From data manipulation to actuarial modelling, API development for backend. Web Scrapping

SQL : Queries, Stored Procedure and CTE (Common Table Expression). Queries optimization and connection with API

R : Data Manipulation, Statistical modelling and R-Shiny development.

Emblem & Radar : GLM modelling, model performance and commercial tariff.

Earnix : basic knowledge of the software to build GLM.

IBNRS Addactis and ResQ : Non-Live Reserving software. Deterministic and Stochastic Reserving computation.

Excel & VBA : Advance knowledge.

Git : Advance knowledge.

Docker : Creating basic Docker Image for Python apps. Deployment using Docker.

Power BI : Advance Dashboard with ETL to do automated reporting

Communication & pedagogy : Capacity to explain complex topic to technical and non-technical audience. My teaching experience helps me to be able to explain a theory in a different ways for different audiences.